

Information to identify the case:

Debtor 1	Joseph A. Dewan	Social Security number or ITIN	xxx-xx-6687
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	Mary Corr Dewan	Social Security number or ITIN	xxx-xx-7802
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court District of New Jersey			
Case number: 11-24869-MBK			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Joseph A. Dewan

Mary Corr Dewan
aka Mary Corr

12/22/16

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Joseph A. Dewan
 Mary Corr Dewan
 Debtors

Case No. 11-24869-MBK
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 24

Date Rcvd: Dec 22, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 24, 2016.

db/jdb +Joseph A. Dewan, Mary Corr Dewan, 1674 Perrineville Road, Monroe Township, NJ 08831-1949
 511981591 BAC Home Loan Servicing, LP, PO Box 15227, Wilmington, DE 19886-5227
 512598590 BAC Home Loans Servicing, LP, P.O. Box 10232, Van Nuys, CA 91410
 512306559 +Bank of America, BAC Home Loans Servicing, LP FKA Country, c/o Zucker Goldberg & Ackerman LLC, 200 Sheffield Street, Suite 101, Mountside, NJ 07092-2315
 511981596 +FIA Card Services, c/o Budzik & Dynia, LLC, 4849 N. Milwaukee Avenue, Suite 801, Chicago, IL 60630-2680

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg E-mail/Text: usanj.njbankr@usdoj.gov Dec 23 2016 00:03:42 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Dec 23 2016 00:03:39 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 511981588 EDI: MERRICKBANK.COM Dec 22 2016 23:53:00 Advanta Bank Corp., PO Box 8088, Philadelphia, PA 19101-8088
 512012400 EDI: MERRICKBANK.COM Dec 22 2016 23:53:00 Advanta Bank Corporation, c/o Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
 511981589 EDI: AMEREXPR.COM Dec 22 2016 23:53:00 American Express, PO Box 1270, Newark, NJ 07101-1270
 512317896 EDI: BECKLEE.COM Dec 22 2016 23:53:00 American Express Centurion Bank, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
 511981590 EDI: BANKAMER.COM Dec 22 2016 23:53:00 BAC Home Loan Servicing, LP, PO Box 15222, Wilmington, DE 19886-5222
 512068062 EDI: BANKAMER2.COM Dec 22 2016 23:53:00 FIA Card Services, NA as successor in interest to, Bank of America NA and MBNA America Bank, PO Box 15102, Wilmington, DE 19886-5102
 512192926 +EDI: OPHSUBSID.COM Dec 22 2016 23:53:00 Back Bowl I, L.L.C., c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132
 511981592 EDI: BANKAMER.COM Dec 22 2016 23:53:00 Bank of America, PO Box 15019, Wilmington, DE 19886-5019
 511981594 EDI: CITICORP.COM Dec 22 2016 23:53:00 Citi Cards, PO Box 183051, Columbus, OH 43218-3051
 511981593 EDI: CAPITALONE.COM Dec 22 2016 23:53:00 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
 512139300 EDI: CAPITALONE.COM Dec 22 2016 23:53:00 Capital One Bank (USA), N.A., by American InfoSource LP as agent, PO Box 71083, Charlotte, NC 28272-1083
 511996384 EDI: DISCOVER.COM Dec 22 2016 23:53:00 Discover Bank, DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025
 511981595 EDI: DISCOVER.COM Dec 22 2016 23:53:00 Discover Financial Services, PO Box 6103, Carol Stream, IL 60197-6103
 512321244 EDI: TDBANKNORTH.COM Dec 22 2016 23:53:00 TD Bank N.A., Attn: Robin Paradis, P.O. Box 9547, Portland, ME 04112-9547
 511981597 EDI: TDBANKNORTH.COM Dec 22 2016 23:53:00 TD Bank, N.A., PO Box 23072, Columbus, GA 31902-3072
 512556406 EDI: ECAST.COM Dec 22 2016 23:53:00 eCAST Settlement Corporation, POB 29262, New York NY 10087-9262
 512204466 EDI: ECAST.COM Dec 22 2016 23:53:00 eCAST Settlement Corporation assignee of Citibank, (South Dakota) NA, POB 29262, New York NY 10087-9262

TOTAL: 19

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 24, 2016

Signature: /s/Joseph Speetjens

District/off: 0312-3

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 24

Date Rcvd: Dec 22, 2016

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 22, 2016 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Brian E Caine on behalf of Creditor Bank of America, N.A. bcaine@parkermccay.com,
BKcourtnotices@parkermccay.com
Carol L. Knowlton on behalf of Debtor Joseph A. Dewan cknowlton@gorskiknowlton.com
Carol L. Knowlton on behalf of Joint Debtor Mary Corr Dewan cknowlton@gorskiknowlton.com
Denise E. Carlon on behalf of Creditor BAC Home Loans Servicing, LP fka Countrywide Home
Loans Servicing LP bankruptcynotice@zuckergoldberg.com, bkgroup@kmlawgroup.com

TOTAL: 5